

Important Medicaid and Children's Health Insurance Program (CHIP) Information

Medicaid and Children's Health Insurance Program (CHIP) provide **free or low-cost health coverage** to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities. Both programs are run jointly by federal and state governments, and details vary somewhat between states.

You may qualify for **Medicaid** or the Children's Health Insurance Program (**CHIP**) based on your household size, income, and other factors, like age and disability.

If you have Medicaid or CHIP coverage:

- **You are considered covered under the health care law.**
- **You do not have to enroll in your employer's coverage if it costs more than Medicaid.**
- **You do not have to buy a Marketplace insurance plan (www.healthcare.gov).**
- **You also do not need to pay the fee that people without health coverage must pay.**

**You can apply for and enroll in Medicaid or CHIP any time of year.
There's no limited enrollment period for either Medicaid or CHIP.
If you qualify, your coverage can begin immediately.**

Medicaid

- In all states, Medicaid provides free or low-cost care for some low-income people, families and children, pregnant women, the elderly, and people with disabilities.
- In some states the program covers all adults below a certain income level.
- Medicaid programs must follow federal guidelines, but coverage and costs may be different from state to state. Some Medicaid programs pay for your care directly. Others use private insurance companies to provide Medicaid coverage.

To learn more including how to apply, visit www.healthcare.gov or call **1-800-318-2596 TTY: 1-855-889-4325** Available 24 hours a day, 7 days a week. Closed Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas.

Children's Health Insurance Program (CHIP)

- In all states, CHIP provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid. In some states, CHIP covers parents and pregnant women.
- Each state works closely with its state Medicaid program.
- In many cases, if you qualify for Medicaid your children will qualify for either Medicaid or CHIP.

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